

FORM PTO 1449 (modified) U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY DOCKET NO. 03292.101090.18	APPLICATION NO. 10/710,570
LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary)		APPLICANT David Bonalle	
		FILING DATE July 21, 2004	GROUP 3627

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EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR
	1	US4443027	A1	4/17/1984	McNeely et al.	
	2	US4450535	A1	5/22/1984	de Pommery et al.	
	3	US4700055	A1	10/13/1987	Kashkashian, Jr, Arsen	
	4	US4736094	A	4/5/1988	Yoshida, Shinya	
	5	US4837422	A	6/6/1989	Dethloff et al.	
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	7	US4868849	A	9/19/1989	Tamaoki, Ryokichi	
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	10	US5025372	A	6/18/1991	Burton et al.	
	11	US5202826	A	4/13/1993	McCarthy, Patrick	
	12	US5276311	A	1/4/1994	Hennige, Hartmut	
	13	US5326964	A	7/5/1994	Risser, J Marlin	
	14	US5350906	A	9/27/1994	D'Hont et al.	
	15	US5365551	A	11/15/1994	Snodgrass et al.	
	18	US5397881	A	3/14/1995	Mannik, Kallis H	
	17	US5453601	A	9/26/1995	D'Hont et al.	
	18	US5461217	A	10/24/1995	Claus, David M	
	18	US5500513	A	3/19/1996	Langhans et al.	
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	21	US5537314	A	7/16/1996	Kanter, Mark W	
	27	US5577120	A	11/19/1996	Penzias, Arno A	
	23	US5578808	A	11/26/1996	Taylor, Douglas C	
	24	US5585787	A	12/17/1996	Wallerstein, Robert S	
	28	US5590038	A	12/31/1996	Pitroda, Satyan G	
	28	US5594227	A	1/14/1997	Deo, Vinay	
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	33	US5734838	A	3/31/1998	Robinson et al.	
	34	US5742756	A	4/21/1998	Dillaway et al.	
	35	US5742845	A	4/21/1998	Wagner, Richard Hiers	
	36	US5768385	A	6/16/1998	Simon, Daniel R	
	37	US5770843	A	6/23/1998	Rose, Manning I	
	38	US5778069	A	7/7/1998	Thomlinson, Matthew W	
	39	US5826241	A	10/20/1998	Stein, Lee H	
	40	US5826242	A	10/20/1998	Montulli, Lou	
	41	US5826243	A	10/20/1998	Musmanno et al.	
	42	US5852812	A	12/22/1998	Reeder, Mary	
	43	US5858006	A	1/12/1999	Van der AA et al.	
	44	US5859419	A	1/12/1999	Wynn, Sol H	
	45	US5862325	A	1/19/1999	Reed et al.	
	46	US5864306	A	1/26/1999	Dwyer et al.	
	47	US5864830	A	1/26/1999	Armetta et al.	
	48	US5878138	A	3/2/1999	Yacobi, Yacov	
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	50	US5878337	A	3/2/1999	Joao et al.	
	51	US5903880	A	3/16/1999	Franklin et al.	
	52	US5884280	A	3/16/1999	Yoshioka et al.	
	53	US5897622	A	4/27/1999	Blinn et al.	
	54	US5905908	A	4/27/1999	Wagner, Richard Hiers	
	55	US5903875	A	5/11/1999	Kohara, Hiroaki	
	56	US5903880	A	5/18/1999	Biffar, Peter C	
	57	US5905908	A	5/18/1999	Wagner, Richard Hiers	
	58	US5909492	A	6/1/1999	Payne et al.	
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	62	US5917168	A	6/29/1999	Nakamura et al.	

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	64	US5923734	A	7/13/1999	Taskett, John M	
	65	US5930767	A	7/27/1999	Reber et al.	
	66	US5930777	A	7/27/1999	Barber, Timothy P	
	67	US5949044	A	9/7/1999	Walker et al.	
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	69	US5953710	A	9/14/1999	Fleming, Stephen S	
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	74	US5966697	A	10/12/1999	Ferguson et al.	
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	86	US6009412	A	12/28/1999	Storey, Thomas W	
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	94	US6014650	A	1/11/2000	Zampese, David	
	95	US6014748	A	1/1/2000	Tushi et al.	
	96	US6016482	A	1/18/2000	Molinari et al.	
	97	US6016484	A	1/18/2000	Williams et al.	
	98	US6018718	A	1/25/2000	Walker et al.	
	99	US6021943	A	2/8/2000	Chastain, Robert H	
	100	US6023510	A	2/8/2000	Epstein, Michael A	
	101	US6029147	A	2/22/2000	Horadan et al.	
	102	US6029150	A	2/22/2000	Kravitz, David William	
	103	US6029890	A	2/29/2000	Austin, Frank	
	104	US6029892	A	2/29/2000	Miyake, Susumu	
	105	US6032136	A	2/29/2000	Brake et al.	
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	107	US6038551	A	3/14/2000	Barlow et al.	
	108	US6041308	A	3/21/2000	Walker et al.	
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	115	US6070154	A	5/30/2000	Tavor et al.	
	115	US6076078	A	6/13/2000	Camp et al.	
	112	US6078908	A	6/20/2000	Huberman, Bernardo A	
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	127	US6112191	A	8/29/2000	Burke, Bertram V	
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	134	US6173272	B1	1/9/2001	Thomas et al.	
	135	US6189787	B1	2/20/2001	Dorf, Robert E	
	136	US6213390	B1	4/10/2001	Oneda, Hideo	
	137	US6220510	B1	4/24/2001	Everett et al.	
	138	US6222914	B1	4/24/2001	McMullin, John L	
	139	US6227447	B1	5/8/2001	Campisano, Kurt M	
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	140	US6315195	B1	11/13/2001	Ramachandran, Natarajan	
	140	US6325293	B1	12/4/2001	Moreno, Roland	
	140	US6378073	B1	12/4/2001	Walker et al.	
	147	US6330544	B1	12/11/2001	Walker et al.	
	140	US6336095	B1	1/1/2002	Rosen, Sholom S	
	140	US6353811	B1	3/5/2002	Weissman, Steven I	
	150	US6378073	B1	4/23/2002	Davis et al.	
	151	US6402026	B1	6/11/2002	Schwier, Andreas	
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	157	US6483477	B1	11/19/2002	Plonka, Robert J.	
	158	US6520542	B2	2/18/2003	Thompson et al.	
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	167	US6851617	B1	5/8/2005	Saint et al.	
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	171	US6857566	B2	2/22/2005	Wankmueller, John	
	172	US6859672	B2	2/22/2005	Roberts et al.	
	173	US6895310	B1	5/17/2005	Kolls, H Brock	
	170	US6994262	B1	2/7/2006	Warther, Richard O	
	170	US7003501	B2	2/21/2006	Ostroff, Maurice	
	170	US7069444	B2	6/27/2006	Lowensohn et al.	
	172	US7096204	B1	6/27/2006	Chen et al.	
	170	US7100821	B2	9/5/2006	Rasti, Mehran Randall	
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	180	US7136835	B1	11/14/2006	Flitcroft et al.	
	181	US7213748	B2	5/8/2007	Tsuei et al.	
	182	USRE37822	E	8/27/2002	Anthonyson, Robert B	
	183	US20010034720	A1	10/25/2001	Armes, David	
	184	US20010049628	A1	12/6/2001	Icho, Robert	
	185	US20020026419	A1	2/28/2002	Maritzen, et al	
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	188	US20030018567	A1	1/23/2003	Flitcroft, et al	
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	192	US20030130820	A1	7/10/2003	Lane, III, George H	
	193	US20030183699	A1	10/2/2003	Masui, Shoichi	
	194	US20030195037	A1	10/16/2003	Vuong, et al	
	195	US20040006539	A1	1/8/2004	Royer, et al	
	196	US20040016796	A1	1/29/2004	Hann, et al	
	197	US20040039814	A1	2/26/2004	Crabtree, et al	
	198	US20040044627	A1	3/4/2004	Russell, et al	
	199	US20040083184	A1	4/29/2004	Tsuei, et al	
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	201	US20050040272	A1	2/24/2005	Argumedo, et al	
	202	US20050119978	A1	6/2/2005	Ates, Fikret	
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	1	0 484 726	EP	A1	5/13/1992	Andersson, Thorbjorn	
	2	1 115 095	EP	A2	7/11/2001	Flitcroft, et al	
	3	2 361 790	UK	A	10/31/2001	Arndt, et al	
	4	2000011109	JP	A	1/14/2000	Kawan, Joseph	
	5	00/049586	WO	A1	8/24/2000	Flitcroft, et al	
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	7	97/009688	WO	A3	3/13/1997	Simon, Daniel R	
	8	99/049424	WO	A1	9/30/1999	Flitcroft, et al	

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	2	"New Evidence about Positive Three-Tier Co-pay Performance Presented at Express Scripts 2000 Outcomes Conference", PR Newswire Association, Inc., 06/28/2000
	3	"Prestige Credit Cards: Those Pricey Plastics", Changing Times, 04/1986
	4	"Shell Introduces Optional Credit Card", The Associated Press, 09/03/1985
	5	"Shell Introducing Expanded 'Signature' Credit Card", Tulsa Business Chronicle, 09/05/1985
	8	"Shell-Oil: Introduces Shell Signature Travel and Entertainment Credit Card", Business Wire, 09/03/1985
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	10	CAREY, GORDON, "Multi-tier Copay", Pharmaceutical Executive, 02/2000
	11	CRUMBAUGH, DARLENE M., "Effective Marketing Positions: Check card as consumer lifeline", Hoosier Banker, 04/1998, page 10, Vol. 82, Issue 4
	12	Disposable Credit Card Numbers, courtesy of CardRatings.org, The Dollar Stretcher, www.stretcher.com/stories/01/010212e.cfm , 01/2001
	11	GABBER, et al., "Agora: A Minimal Distributed Protocol for Electronic Commerce", USENIX Oakland, CA, 11/18/1996
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EXAMINER	/Andrew Joseph Rudy/	DATE CONSIDERED	09/02/2008
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /APR/

ATTY DOCKET NO.

03292.101090.18

APPLICATION NO.

10/710,570

APPLICANT

David Bonalle

FILING DATE

July 21, 2004

GROUP

3627**10710570 - GAU: 3687**

EXAMINER

/Andrew Joseph Rudy/

DATE CONSIDERED

09/02/2008

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